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B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 2:14-bk-57964

UNITED STATES BANKRUPTCY COURT Southern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/13/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): James Leonard Immke

238 Boulevard Avenue

Coronado Panama, OH 43215

2:14-bk-57964 John E. Hoffman Jr.	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-3674
Susan L Rhiel 394 E. Town Street	Bankruptcy Trustee (name and address): David M Whittaker 100 South Third Street Columbus, OH 43215 Telephone number: 614–227–2355

Meeting of Creditors

Date: **December 23, 2014** Time: **10:00 AM**

Location: U.S. Bankruptcy Building, 170 North High Street, Suite 100, Columbus, OH 43215

No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: **Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/23/15**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 170 North High Street Columbus, OH 43215–2414 Telephone number: (614)469–6638	For the Court: Clerk of the Bankruptcy Court: Kenneth Jordan
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: 11/14/14

Case 2:14-bk-57964 Doc 6 Filed 11/14/14 Entered 11/14/14 09:22:19 Desc Fst Mtg 7 INA Page 2 of 2 **EXPLANATIONS B9A (Official Form 9A) (12/12)** Filing of Chapter 7 A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court Bankruptcy Case by or against the debtor(s) listed on the front side, and an order for relief has been entered. Abandonment Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the trustee. Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Creditors Generally Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include May Not Take Certain contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; Actions and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Do Not File a Proof of There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a Claim at This Time proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court. The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may Discharge of Debts never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. **Exempt Property** The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an

to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's

Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.

Creditor with a Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: EBN.uscourts.gov

Refer to Other Side for Important Deadlines and Notices